

Response for Serial No. 10/679,061, February 27, 2004

Please delete the Abstract of The Disclosure, and insert the following new Abstract of the Disclosure in place thereof:

--ABSTRACT OF THE DISCLOSURE

The present invention provides a method of completing a purchase transaction which comprises a purchaser ordering over an electronic network goods or services that the purchaser desires to purchase from a merchant vendor with the use of a money transaction card device; supplying identifying information to the merchant vendor pertaining to the purchaser and authorization of the purchaser for use of the money transaction card device; supplying information from the merchant vendor to a transaction processor pertaining to the purchaser and authorization of the purchaser for use of the money transaction card device; establishing a telephone connection from the transaction processor via registered authorized cardholder telephone number to the purchaser, and in which the purchaser is voice enabled to express intent to complete the purchase transaction and to debit the purchaser's account, and optionally to voice identify the purchaser to the transaction processor.--